

# EXHIBITS

I. Extract from Public Law 90-284

II. VA Management Brokers in Louisiana

III. Counseling Checklist for Military Homebuyers

IV. Lead-based Paint Notice

V. Income Analysis (Exhibit V-a) & Maintenance/Utility Guidelines (Exhibit V-b)

VI. Hold Harmless Agreement

VII. “As Is” Acceptance & Sales Commission Invoice Addendum

VIII. Cash Financed Offer Pre-Qualification Certification

IX. Schedule of Real Estate Owned

X. Notice of Flood Hazard

Terms Offer Checklist & Sample Forms

Cash Financed Offer Checklist & Sample Forms

Cash on Hand Offer Checklist & Sample Forms

## **CENTRAL LOUISIANA - MANAGEMENT BROKERS**

**STEVE DELIA**  
**C21 STEVE DELIA & ASSOCIATES**

1720 Pine St., Suite B.  
DeRidder, LA 70634  
**(337) 463-3501**  
**FAX: (337) 462-2531**  
**E-MAIL: sdelia21@worldnetla.net**

**BARBARA DIFULCO**  
**BARBARA DIFULCO REAL ESTATE**

*Anna Peterman, Secretary*  
1116 MacArthur Drive  
Alexandria, LA 71301  
**(318) 445-4975**  
**FAX: (318) 445-0265**

**RANDALL OWEN**  
**OWEN & ASSOCIATES**

*Suzanne Fong, Property Manager*  
2309 Hodges Street  
Lake Charles, LA 70601  
**(337) 439-0047**  
**FAX: (337) 439-0049**  
**E-MAIL: owenre@usunwired.com**

**TOM PETERS**  
**C21 SHADOWS**

PO Box 9226  
1417 Center Street  
New Iberia, LA 70562-9226  
**(337) 367-1571**  
**FAX: (337) 367-1677**

**ALDOLPH JONES**  
**HOMETOWN REAL ESTATE**

*Carol Reams*  
1986 Dallas Drive, Suite 21  
Baton Rouge, LA 70806  
**(225) 925-1200**  
**FAX: (225) 926-1766**  
**E-MAIL: ajrealtor@juno.com**

**MARK SUTTON**  
**SUTTON AGENCY**

PO Box 2239  
110 Hwy 1 South  
Natchitoches, LA 71457  
**(318) 352-6267**  
**FAX: (318) 352-8241**

EXHIBIT II

## **NORTH LOUISIANA - MANAGEMENT BROKERS**

### **MARK MONTGOMERY MONTGOMERY REALTY**

*Bruce Messier & Frank Crippen, Jr.*  
1451 Airline Drive  
Bossier City, LA 71112  
**(318) 746-2323**  
**FAX: (318) 742-3585**  
**E-MAIL: bjm2323@aol.com**

### **WILLIAM GAERTNER GAERTNER REAL ESTATE**

*Susan May, Office Assistant*  
201 Wilkinson Street  
Shreveport, LA 71104  
**(318) 222-3231**  
**FAX: (318) 222-3239**  
**CATHERINE BORDELON**  
**ROCH MICHAEL REALTY**

PO Box 501  
109 East Ogden  
Marksville, LA 71351  
**(318) 253-4501**  
**FAX: (318) 253-4957**

### **MABEL HUGHES ZIP REALTY**

1011 North 8<sup>th</sup> Street  
Monroe, LA 71201  
**(318) 323-4444**  
**FAX: (318) 322-3899**

### **ROBERT BUTLER BUTLER INSUR. & REAL ESTATE**

PO Box 1351  
145 West Oaks St.  
Jena, LA 71341  
**(318) 992-4194**  
**FAX: (318) 992-8484**

EXHIBIT II

## **SOUTH LOUISIANA - MANAGEMENT BROKERS**

### **DONALD WHITE D. WHITE REALTY**

*Barbara White, Property Manager*  
PO Box 4126  
4038 Old Gentilly Road  
New Orleans, LA 70178  
**(504) 943-1188**  
**FAX: (504) 943-3602**  
**Barbara's Beeper: (504) 830-9895**  
**Car: (504) 453-0921**

### **DALE TYNES & ASSOCIATES DALE TYNES**

7045 Read Blvd.  
New Orleans, LA 70027  
**(504) 241-7800**  
**FAX: (504) 242-8059**  
**E-MAIL: DaleTynes@aol.com**

### **RUBY LLOYD RE/MAX REALTY GROUP**

PO Box 1542  
1110 S. Morrison  
Hammond, LA 70360  
**(504) 345-8468**  
**FAX: (504) 345-8527**

### **VIVIAN READY READY REAL ESTATE**

812 Louisiana Avenue  
Bogalusa, LA 70427  
**(504) 735-7400**  
**FAX: (504) 732-3559**

### **DONALD JULIEN DONALD JULIEN & ASSOCIATES**

*Brenda Hill & Chip Julien*  
1799 Stumpf Boulevard  
Building 7, Suite 2  
Gretna, LA 70056  
**(504) 368-7132**  
**FAX: (504) 364-1705**

### **GULLEDDGE REALTY SAL GIARDINA**

1218 Plaza Street  
Bridge City, LA 70094  
**(504) 436-4020**  
**FAX: (504) 436-6101**  
**E-MAIL: gulledge\_realty@prodigy.net**

### **DOT GLOVER FOUR STAR REAL ESTATE**

1708 Grand Caillou Road  
Houma, LA 70360  
**(504) 851-1603**  
**FAX: (504) 851-6101**

## COUNSELING CHECKLIST FOR MILITARY VENDEE HOMEBUYERS

1. Failure on the part of a borrower on active duty to disclose that he/she expects to leave the area within 12 months due to transfer orders or completion of his/her enlistment period may constitute "bad faith." If your loan is foreclosed under circumstances which include such bad faith, you may be required to repay VA for any loss suffered by the Government. (In any case in which VA suffers a loss as a result of foreclosure, the loss must be repaid or suitable repayment arrangements made before you can use your Loan Guaranty benefits or purchase another VA-acquired property with vendee financing.)
2. Although real estate values have historically risen in most areas, there is no assurance that the property for which you are seeking financing will increase in value or even retain its present value.
3. It is possible that you may encounter difficulty in selling your house, recovering your investment or making any profit, particularly if there is an active new home market in the area.
4. Receiving military orders for a permanent change of duty station or an unexpected early discharge due to a reduction in force will not relieve you of your obligation to make your mortgage payments on the first of each month.
5. "Letting the house go back" is not an acceptable option. A decision to do so may be considered "bad faith." A foreclosure will result in a bad credit record, a possible debt you will owe to the Government and difficulty in getting more credit in the future.
6. If unexpected circumstances lead to difficulty in making your payments, contact the servicer of your loan promptly. It will be easier to resolve any problems if you act quickly and are open and honest.
7. YOUR LOAN MAY NOT BE ASSUMED WITHOUT THE PRIOR APPROVAL OF VA.
8. VA does NOT guarantee the house and its condition. You are buying a previously occupied house, in its "as is" condition, without any warranties, and you must satisfy yourself that its condition is satisfactory.

"I HEREBY CERTIFY THAT I have been counseled and I fully understand the counseling items set forth above.

---

BORROWER'S SIGNATURE

---

DATE

"I HEREBY CERTIFY THAT the borrower has been counseled regarding the counseling items set forth above.

---

VA REPRESENTATIVE'S SIGNATURE

---

DATE

VA FORM 26-0160  
Nov 1990

**EXHIBIT III**

**Department of Veterans Affairs****NOTICE OF POSSIBLE LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS**

1. DATE PREPARED	2. PAGE NO.  PAGE 1 OF      PAGES	3. PROPERTY IDENTIFIER
4. PROPERTY ADDRESS (Include No., Street or Rural Route, City or P.O., State and Zip Code)		

**5. DISCLOSURES AND CERTIFICATIONS****A. LEAD WARNING STATEMENT**

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection is recommended prior to purchase.

**B. SELLER'S DISCLOSURE**(Initial Items B1 or B2 and B3 or B4, you may attach additional sheets if needed for B1 or B3)

1. \_\_\_\_\_ The following known lead-based paint and/or lead-based paint hazards are present in the housing:

OR

2. \_\_\_\_\_ VA has no knowledge of lead-based paint hazards in the housing.

AND

3. \_\_\_\_\_ VA has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing; i.e., the following:

OR

4. \_\_\_\_\_ VA has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

**C. PURCHASER'S ACKNOWLEDGMENT**(The purchaser(s) must initial item C1 or C2)

The purchaser(s) of the property identified in Item 4 above acknowledge(s) that he/she/they has/have received all of the information listed above and the lead hazard information pamphlet "Protect Your Family From Lead In Your Home," EPA 747-K-94-001, and certify that:

1. \_\_\_\_\_ He/she/they has/have received a 10-day opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards (unless the parties have mutually agreed to a different period of time), before becoming obligated under the contract to purchase the housing. The 10-day period expired \_\_\_\_\_.

2. \_\_\_\_\_ He/she/they has/have been informed of the 10-day opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards and choose to waive it.

**D. AGENT'S ACKNOWLEDGEMENT**(Initial and complete Items 8A and 8B below)

\_\_\_\_\_ I am aware of my duty under 42 U.S.C. 4852d to ensure compliance with the requirements of Title X.

**CERTIFICATION OF ACCURACY**

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information provided by the signatory is true and accurate.

6A. SIGNATURE OF PURCHASER	6B. DATE SIGNED	7A. SIGNATURE OF CO-PURCHASER	7B. DATE SIGNED
8A. SIGNATURE OF REAL ESTATE AGENT	8B. DATE SIGNED	9A. SIGNATURE OF REAL ESTATE BROKER OR BROKER'S AUTHORIZED REPRESENTATIVE	9B. DATE SIGNED
10A. SIGNATURE OF SECRETARY OF VETERANS AFFAIRS OR DESIGNEE			10B. DATE SIGNED

**Exhibit IV**

# INCOME ANALYSIS

NOTE: ROUND ALL DOLLAR AMOUNTS BELOW TO NEAREST WHOLE DOLLAR							
SECTION C. ESTIMATED MONTHLY SHELTER EXPENSES <i>(This Property)</i>			SECTION D - DEBTS AND OBLIGATIONS <i>(Itemize and indicate by (✓) which debts considered in Section E, Line 41)</i>				
	ITEMS	AMOUNT		ITEMS	(✓)	MONTHLY PAYMENT	UNPAID BALANCE
14.	TERM OF LOAN: YEARS		23.			\$	\$
15.	MORTGAGE PAYMENT <i>(Principal &amp; Interest) @ _____ %</i>	\$	24.				
16.	REALTY TAXES		25.				
17.	HAZARD INSURANCE		26.				
18.	SPECIAL ASSESSMENTS		27.				
19.	MAINTENANCE		28.				
20.	UTILITIES <i>(Including heat)</i>		29.				
21.	OTHER <i>(HOA, Condo fees, etc.)</i>		30.	JOB RELATED EXPENSE <i>(e.g., child-care)</i>			
22.	TOTAL	\$	31.	TOTAL		\$	\$
SECTION E - MONTHLY INCOME AND DEDUCTIONS							
	ITEMS			SPOUSE		BORROWER	TOTAL
32.	GROSS SALARY OR EARNINGS FROM EMPLOYMENT			\$		\$	\$
33.	DEDUCTIONS	FEDERAL INCOME TAX					
34.		STATE INCOME TAX					
35.		RETIREMENT OR SOCIAL SECURITY					
36.		OTHER <i>(Specify)</i>					
37.	TOTAL DEDUCTIONS			\$		\$	\$
38.	NET TAKE-HOME PAY						
39.	PENSION, COMPENSATION OR OTHER NET INCOME <i>(Specify)</i>						
40.	TOTAL <i>(Sum of lines 38 and 39)</i>			\$		\$	\$
41.	LESS THOSE OBLIGATIONS LISTED IN SECTION D WHICH SHOULD BE DEDUCTED FROM INCOME						
42.	TOTAL NET EFFECTIVE INCOME						\$
43.	LESS ESTIMATED MONTHLY SHELTER EXPENSE <i>(Line 22)</i>						
44.	BALANCE AVAILABLE FOR FAMILY SUPPORT					GUIDELINE	\$
45.	RATIO <i>(Sums of items 15, 16, 17, 18, 21 and 41 + sum of items 32 and 39)</i>						%





**DEPARTMENT OF VETERANS AFFAIRS**

Regional Office  
701 Loyola Avenue  
New Orleans, LA 70113

January 26, 1996

In Reply Refer To: 321/264

TO: Lenders

Bulletin 26-96-1

SUBJ: Updated Maintenance and Utility Guidelines

Effective March 1, 1996 lenders submitting loans to the Department of Veterans Affairs (VA) to be guaranteed or underwritten by VA must use the following Maintenance and Utility Guidelines:

	<u>New Construction</u>	<u>Existing Construction</u>
Utilities*	\$.15 per sq. ft.	\$.15 per sq. ft.
Maintenance	\$.01 per sq. ft.	\$.02 per sq. ft.

\* If the home is recognized by the local utility company as an Energy Efficient Home, you may use \$.12 per sq. ft. for the utilities and identify in the remarks section of the Loan Analysis as an Energy Efficient Home.

☒ For Swimming Pools add \$70.00

☒ For Multiple Units add \$27.00 per unit

☒ For PUDS or CONDOS add association fee and use ½ of maintenance fee

Sincerely,

CLEVELAND S. BELL  
Loan Guaranty Officer

**Exhibit V(b)**

**HOLD HARMLESS AGREEMENT**

**FOR USE ON CASH FINANCED OFFERS ONE WHEN THE LENDER HAS REQUIRED REPAIRS TO BE DONE BY THE PURCHASER PRIOR TO SALES CLOSING. THIS FORM MUST BE COMPLETED & FORWARDED TO VA ALONG WITH A COPY OF THE WRITTEN LOAN APPROVAL & A LIST OF THE REPAIRS TO BE MADE. VA WILL SIGN & RETURN THE FORM WHICH WILL AUTHORIZE THE PURCHASERS TO BEGIN REPAIRS.**

PM# \_\_\_\_\_ PROPERTY: \_\_\_\_\_

PURCHASER(S) \_\_\_\_\_

The U.S. Department of Veterans affairs makes no warranty or guaranty of any nature whatsoever in connection with the condition of the property or any repairs to be made.

I/We agree to make all repairs required by the lender to allw the act of sale to pass and acknowledge and agree to the terms listed below:

- \_\_\_\_\_ 1. All repairs are the sole responsibility of the purchaser(s).
- \_\_\_\_\_ 2. VA will bear no expense for repairs.
- \_\_\_\_\_ 3. VA will not be held liable for loss or damages to the property or to any person(s) entering the property relative to these repairs regardless of the cause, be it structural fault, human error, or acts of nature.
- \_\_\_\_\_ 4. Should the sale not close, VA will not be held liable for expenses incurred.
- \_\_\_\_\_ 5. It is the purchaser(s) responsibility to ensure that those making repairs are adequately trained, equipped, and insured to completed the job.
- \_\_\_\_\_ 6. By signing this document, I/We acknowledge that I/We have not waived any rights but have accepted responsibility for completing the repairs prior to closing the sale and taking custody.

\_\_\_\_\_  
BROKER

\_\_\_\_\_  
PURCHASER

\_\_\_\_\_  
DATE

\_\_\_\_\_  
PURCHASER

\*\*\*\*\*  
\*\*\*

\_\_\_\_\_  
REVIEWED BY VA REPRESENTATIVE

\_\_\_\_\_  
DATE

**"AS IS" ACCEPTANCE & SALES COMMISSION INVOICE ADDENDUM**

PM CASE # \_\_\_\_\_ PROPERTY: \_\_\_\_\_

PURCHASER(S): \_\_\_\_\_

\*\*\*\*\*

This offer is for (Circle One):                      TERMS CASH ON HAND                      CASH FINANCED

IF CASH ON HAND, NAME, ADDRESS, ZIP, PHONE NUMBER OF CLOSING ATTORNEY:

\_\_\_\_\_

\*\*\*\*\*

**"AS IS" ACCEPTANCE STATEMENT**

The property described above is being sold "AS IS" and this sale will be made without any warranties, expressed or implied, as to its' fitness for use or condition, even as to warranty of title. Further, Vendee(s) (purchaser(s)) declare that they have examined the above described property prior to the date of this acceptance and they specifically waive all rights against Vendor (VA), including any and all claims that they (vendees) may have to redhibitory defects and more particularly waive all of those rights provided for pursuant to Louisiana Civil Code Articles 2475, 2476 and 2520 through 2548 inclusive. Vendee(s) acknowledge(s) that this clause has been brought to their attention and explained to them.

\_\_\_\_\_  
PURCHASER'S SIGNATURE                      DATE

\_\_\_\_\_  
PURCHASER'S SIGNATURE                      DATE

\*\*\*\*\*

**SALES COMMISSION INVOICE**

Agent: \_\_\_\_\_

Company: \_\_\_\_\_

Address: \_\_\_\_\_

Tax ID# of company: \_\_\_\_\_

Purchase Price:                      \$ \_\_\_\_\_

X (                      ) %                      \$ \_\_\_\_\_

+ Bonus Due (if any)                      \$ \_\_\_\_\_

TOTAL COMMISSION                      \$ \_\_\_\_\_

**EXHIBIT VII**

## CASH FINANCED OFFER

**PM CASE NUMBER:** \_\_\_\_\_

**PROPERTY:**

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1. Attached is proof that I/WE have “pre-qualified” for a loan in at least the amount of \$\_\_\_\_\_.

2. The name and address of the lender that will be processing the loan application is:

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3. The type of loan that I/WE are apply for is: (Select one below)

VA-GUARANTEED LOAN

HUD

CONVENTIONAL

4. I/We acknowledge that the VA has listed the property at market value. If my/our bid exceeds the listed price and I/We do not have the case resources to pay the difference between the appraised value and the bid amount, I/We further acknowledge that there will be no negotiation on the sales price and VA will withdraw the offer and relist the property.

\_\_\_\_\_  
PURCHASER SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
PURCHASER SIGNATURE

\_\_\_\_\_  
DATE

\*\*\*\*\*NOTE\*\*\*\*\*

**ATTACH PROOF OF “PRE-QUALIFICATION”**

**EXHIBIT VIII**

## SCHEDULE OF REAL ESTATE OWNED

FOR PURCHASE OF PM#\_\_\_\_\_PURCHASER\_\_\_\_\_

[illegible]

MUST HAVE COPIES OF LEASES TO ALLOW CREDIT OF RENT. USUALLY 75% ALLOWED FOR RENTAL INCOME. IF DOCUMENTATION IS RECEIVED TO VERIFY CONSISTENTLY COLLECTED WITH LITTLE OR NO EXPENSES, A GREATER CREDIT MAY BE ALLOWED

TOTAL RENTS RECEIVED \$

X 75%  
NET RENT RECEIVED \$

**NOTICE OF SPECIAL FLOOD HAZARDS AND AVAILABILITY OF FEDERAL  
DISASTER RELIEF ASSISTANCE**

1. NAME OF BORROWER(S)

2. VA LOAN NUMBER

3. DATE

4. PROPERTY ADDRESS

**5. NOTIFICATION**

We are giving you this notice (see checked paragraph) to inform you that:

☐ A. The building or manufactured home security the loan for which you have applied is or will be located in an area with special flood hazards.

The area has been identified by the Director of the Federal Emergency Management Agency (FEMA) as a special flood hazard area using FEMA's *Flood Insurance Rate Map* or the *Flood Hazard Boundary Map* for the following community:

-----  
-----  
-----  
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This area has at least a one percent (1%) chance of a flood equal to or exceeding the base flood elevation (a 100-year flood) in any given year. During the life of a 30-year mortgage loan, the risk of a 100-year flood in a special flood hazard area is 26 percent (26%).

Federal law allows a lender and borrower jointly to request the Director of FEMA to review the determination of whether the property securing the loan is located in a special flood hazard area. If you would like to make such a request, please contact us for further information.

☐ B. The community in which the property securing the loan is located participates in the National Flood Insurance Program (NFIP). Federal law will not allow us to make you the loan that you have applied for if you do not purchase flood insurance. The flood insurance must be maintained for the life of the loan. If you fail to purchase or renew flood insurance on the property, Federal law authorizes and requires us to purchase the flood insurance for you at your expense.

Flood insurance coverage under the NFIP may be purchased through an insurance agent who will obtain the policy either directly through the NFIP or through an insurance company that participates in the NFIP. Flood insurance also may be available from private insurers that do not participate in the NFIP.

At a minimum, flood insurance purchased must cover *the lesser of*:

- (1) The outstanding principal balance of the loan; or
- (2) The maximum amount of coverage allowed for the type of property under the NFIP.

Flood insurance coverage under the NFIP is limited to the overall value of the property securing the loan minus the value of the land on which the property is located.

Federal disaster relief assistance (usually in the form of a low-interest loan) may be available for damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with NFIP requirements.

☐ C. Flood insurance coverage under the NFIP is not available for the property securing the loss because the community in which the property is located does not participate in the NFIP. In addition, if the non-participating community has been identified for at least one year as containing a special flood hazard area, properties located in the community will not be eligible for Federal disaster relief assistance in the event of a Federally-declared flood disaster.

**ACKNOWLEDGEMENT OF RECEIPT**

I (We) have reviewed the above information and acknowledge receipt of a copy of this document.

6A. SIGNATURE OF BORROWER

6B. DATE SIGNED

7A. SIGNATURE OF CO-BORROWER

7B. DATE SIGNED

VA FORM  
JAN 1997

**26-0302**

**EXHIBIT X**

U.S. Government Printing Office: 1997 - 515-854/83735

## **TERMS OFFER CHECKLIST**

- \_\_\_\_\_ **26-6705** - OFFER TO PURCHASE & CONTRACT OF SALE -  
(ORIGINAL AND YELLOW COPY)
- \_\_\_\_\_ **26-6705B** - CREDIT STATEMENT OF PROSPECTIVE  
PURCHASER - ONE ORIGINAL FOR MARRIED COUPLE; IF  
PURCHASERS ARE NOT MARRIED, ONE ORIGINAL FOR EACH  
PURCHASER
- \_\_\_\_\_ "AS IS ACCEPTANCE STATEMENT & SALES COMMISSION  
INVOICE - ONE ORIGINAL - SEE EXHIBIT'S SECTION OF VA SALES  
MANUAL 3/2000

ALL OF THE ABOVE MUST BE SUBMITTED WITH INITIAL SUBMISSION.

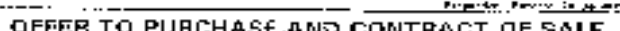
**NOTE: COLLECT & HOLD EMD!!!!**

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ADDITIONAL INFO WHICH MAY BE NEEDED IF OFFER IS ACCEPTED FOR PROCESSING:

- \_\_\_\_\_ TWO LATEST **ORIGINAL** PAY STUB FOR EACH PURCHASER
- \_\_\_\_\_ **SIGNED COPIES** (COPIES WITH ORIGINAL SIGNATURES) & DATED FEDERAL  
INCOME TAX RETURNS FOR THE PAST 2 YEARS, TO INCLUDE ALL SCHEDULES.  
COPIES OF W2'S FOR PAST 2 YEARS
- \_\_\_\_\_ IF ON ACTIVE DUTY: **ORIGINAL** LEAVE & EARNINGS STATEMENT & VA FORM  
26-0160 COUNSELING CHECKLIST
- \_\_\_\_\_ IF SELF-EMPLOYED: A CURRENT FINANCIAL STATEMENT PREPARED IN A  
GENERALLY RECOGNIZED FORMAT, INCLUDING: A YEAR TO DATE PROFIT AND  
LOSS & BALANCE SHEET. NOTE: The financial statement must be sufficient for a loan  
underwriter to determine the necessary information. It may be necessary to require accountant-  
prepared financial statements or financial statements audited by a Certified Public Accountant if  
needed to make a determination due to nature of business or content of financial statements. If  
business is corporation or partnership, additional data may be required.
- \_\_\_\_\_ IF RETIRED: COPIES OF AWARD LETTERS FOR SOCIAL SECURITY, RETIRED PAY,  
AND/OR SUPPLEMENTAL SECURITY INCOME (AS APPLICABLE).
- \_\_\_\_\_ IF PURCHASER HAS RENTAL INCOME: CURRENT COPIES OF LEASES ON RENTAL  
PROPERTIES & SCHEDULE OF REAL ESTATE OWNED
- \_\_\_\_\_ IF IN RECEIPT OF CHILD SUPPORT: COPY OF COURT ORDER & VERITIFICATION  
OF RECEIPT FOR PREVIOUS 6 MONTHS.
- \_\_\_\_\_ SIGNED STATEMENT FROM PURCHASER(S) REGARDING CHILD SUPPORT PAID.
- \_\_\_\_\_ PURCHASER'S AND/OR CO-PURCHASER'S FULL LEGAL NAMES, TO INCLUDE  
MIDDLE/MAIDEN NAMES
- \_\_\_\_\_ NAME, ADDRESS & TELEPHONE NUMBER OF LANDLORD; IF LESS THAN 6  
MONTHS, INFO ON PREVIOUS LANDLORD.
- \_\_\_\_\_ IF DEPENDENTS UNDER AGE 12: SIGNED STATEMENT FROM PURCHASER(S)  
REGARDING CHILD CARE ARRANGEMENTS.
- \_\_\_\_\_ IF RECEIVING A GIFT OF MONEY TO HELP PURCHASE PROPERTY; PROVIDE  
SIGNED "GIFT LETTER."





# TERMS AND CONDITIONS

 <b>Department of Veterans Affairs</b>		<b>CREDIT STATEMENT OF PROSPECTIVE PURCHASER</b>	
<b>PRIVACY ACT INFORMATION</b> - The information collected on this form will serve as an application for credit from VA in connection with an offer to purchase a VA acquired property, as authorized by law for 38 USC 1610(a)(1). Further, the requested credit information shall remain in confidence for your application for 3 years. Under the Data Collection Act of 1980, VA is authorized to collect no local inquiry number or area application. VA may collect company number to verify the information which you furnish. Under the Federal Privacy Act of 1974, VA may obtain financial records held by financial institutions in connection with the consideration of applications for loans. Such financial records will be available to VA without further notice to you, except that VA records will not be loaned outside VA, unless authorized by law replicating the medium and available to VA system of records. VVAIR, Loan Guaranty House, Credit Guaranty and Manufactured Home Loan Applicant Monthly Periodically Adjusted Statement Applicant, Guaranty and Vehicle Loan Applicant Records, VA, published in the Federal Register.			
<b>RESPONDENT NOTICE</b> - Fill a separate credit statement for each collection of information. It shall be completed on a loan per person, including the size for financing education, including existing debt, income, property and resources. The LHA number, date completed and processing the collection of information. Indicate (NAME) in column below, in the Column 1 (over 18) and 2 (over 18) National Action, NY, Washington, DC 20420. SEND COPIES ONLY. DO NOT SEND THIS FORM OR REQUESTS FOR BENEFITS TO THIS ADDRESS.			
<b>GENERAL INFORMATION</b>		<b>1. VA PROPERTY IDENTITY</b>	
<b>1A. FURNITURE, FURNITURE, AND MAILING ADDRESS</b> JOHN & MARY JOE 654 SECOND STREET NEW ORLEANS, LA 70111		21-21-2-0123456	
<b>1B. HOME TELEPHONE NO.</b> (504) 282-1111		<b>3. VA PROPERTY ADDRESS</b> 4321 MAIN STREET NEW ORLEANS, LA	
<b>4. DOWNPAYMENT</b> \$20,000.00		<b>5. REQUESTED LOAN</b> \$27,500	
<b>6. PERMANENT RESIDENCE</b> 3. TERM AND INTEREST 10 YEARS 8.00% * <input type="checkbox"/> RENT <input type="checkbox"/> OWN		<b>7. MARITAL STATUS</b> <input checked="" type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED	
<b>8. AGES OF APPLICANTS OTHER THAN SPOUSE</b> 30 10 10 8		<b>9. NEARLY RELATIVE NOT RESIDING WITH APPLICANT</b> NAME: JIM JOE (504) 588-8888 STREET: 333 - 2nd STREET CITY: ANYWHERE, LA. 71111 STATE: LA ZIP CODE: 71111 TELEPHONE NO.: 1	
<b>10. IF ANY OF THE FOLLOWING THREE STATEMENTS APPLY TO THE REQUESTED LOAN, THEN CREDIT INFORMATION CONCERNING THE SPOUSE WILL BE NECESSARY TO EVALUATE THE CREDIT RISK. PLEASE MARK THE STATEMENTS THAT APPLY TO THE REQUESTED LOAN.</b>			
<input checked="" type="checkbox"/> THE APPLICANT IS MARRIED AND RESIDES IN OR THE PROPERTY IS LOCATED IN A COMMUNITY PROPERTY STATE			
<input checked="" type="checkbox"/> THE APPLICANT WILL RELY ON INCOME FROM ANOTHER SOURCE TO SUPPORT OR SEPARATE MAINTENANCE OF OR THE INCOME OF ASSETS OF A SPOUSE TO REPAY THE LOAN			
<input checked="" type="checkbox"/> THE APPLICANT WILL BE JOINTLY OBLIGATED WITH THE SPOUSE TO REPAY THE LOAN			
<b>APPLICANT</b>		<b>SPOUSE CO-APPLICANT</b>	
<b>11A. DATE OF BIRTH</b> 1/3/55		<b>11B. SOCIAL SECURITY NUMBER</b> 333-33-3333	
<b>12A. EMPLOYER NAME AND MAILING ADDRESS</b> ACEK WIDGETS 95 WORKER'S LANE ANYWHERE, LA 71111		<b>12B. YEARS WITH EMPLOYER</b> 6	
<b>13A. MONTHLY INCOME</b> \$2,000		<b>13B. MONTHLY INCOME</b> \$2,500	
<input type="checkbox"/> SELF EMPLOYED		<input type="checkbox"/> SELF EMPLOYED	
<b>14A. TYPE OF BUSINESS</b> DATA PROCESSOR		<b>14B. BUSINESS TELEPHONE</b> 804-999-9999	
<b>15A. DATE OF BIRTH</b> 2/2/56		<b>15B. SOCIAL SECURITY NUMBER</b> 444-44-4444	
<b>16A. EMPLOYER NAME AND MAILING ADDRESS</b> WE CARE HOSPITAL 54 GETWELL BLVD. ANYWHERE, LA 71111		<b>16B. YEARS WITH EMPLOYER</b> 1	
<b>17A. MONTHLY INCOME</b> \$2,000		<b>17B. MONTHLY INCOME</b> \$2,500	
<input type="checkbox"/> SELF EMPLOYED		<input type="checkbox"/> SELF EMPLOYED	
<b>18A. TYPE OF BUSINESS</b> DATA PROCESSOR		<b>18B. BUSINESS TELEPHONE</b> 804-999-9999	
<b>NOTE</b> - If working for more than one employer, as employed as a part-time job less than two years, reference to (family) job or holding (family) to cover the latest two-year period. Use a separate sheet, if necessary.			
<b>19A. PREVIOUS EMPLOYER'S NAME AND MAILING ADDRESS</b> SECOND JOB LA ARMY NATIONAL GUARD JACKSON BARRACKS NEW ORLEANS, LA 70111		<b>19B. DATE OF BIRTH</b> 1978	
<b>20A. PREVIOUS EMPLOYER'S NAME AND MAILING ADDRESS</b> ST. JOHN'S HOSPITAL 62 SUNSHINE STREET ANYWHERE, LA 71111		<b>20B. DATE OF BIRTH</b> 1978	
<input type="checkbox"/> SELF EMPLOYED		<input type="checkbox"/> SELF EMPLOYED	
<b>21A. TYPE OF BUSINESS</b> E-7		<b>21B. BUSINESS TELEPHONE</b> 804-456-7899	
<b>22A. TYPE OF BUSINESS</b> E-7		<b>22B. BUSINESS TELEPHONE</b> 804-456-7899	
<b>23. COMBINED ASSETS AND CASH/MARKET VALUES</b>			
<b>A. OTHER ASSETS TO BUY THE PROPERTY</b> \$0		<b>B. FURNITURE, HOUSEHOLD GOODS</b> \$15,000	
<b>C. CASH ON HAND, CHECKING ACCOUNTS</b> \$2,500		<b>D. VEHICLE (YEAR AND MAKE)</b> 95 Chevy Truck \$21,000	
<b>E. SAVINGS ACCOUNTS, CERTIFICATES, BONDS</b> \$2,000		<b>F. OTHER</b> \$0.00	
<b>G. STOCKS, OTHER SECURITIES</b> \$0.00		<b>H. OTHER</b> \$0.00	
<b>I. REAL ESTATE OWNED OTHER THAN HOME</b> \$0		<b>J. OTHER</b> \$0.00	
<b>24. FORM 25-705b</b>		<b>25. FORM 25-705b</b>	

AUTHORIZATION TO RELEASE INFORMATION

I hereby authorize VA (United States Department of Veterans Affairs) to verify records of my past and present employment and income, as well as financial accounts and other assets/balances, to obtain a consumer and/or business credit report and verify information regarding my past and present credit accounts, including rental accounts, in order to process my credit statement to VA. I acknowledge that VA is in compliance with the Right to Financial Privacy Act of 1978 (Title XI, Public Law 95-630). In connection with this request for access to financial records, I request all referenced employers, financial institutions, landlords and other creditors to accept a photocopy of this signed authorization as evidence of my consent to release the requested information to VA.

SIGNATURE OF APPLICANT <i>John Doe</i>	DATE SIGNED 3/1/2000	SIGNATURE OF MEMBER OF APPLICANT <i>John Doe</i>	DATE SIGNED 3/1/2000
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# SAMPLE TERMS

CHECKING, SAVINGS AND INVESTMENT ACCOUNT INFORMATION					
1. NAME, BANK, CREDIT UNION OR OTHER DEPOSITORY NAME AND MAILING ADDRESS		2. ACCOUNT NUMBERS AND PURPOSE		3. BALANCE	
ACME PCL, 789 MONEY ST., ANYWHERE, LA 71111		23456 -- Savings		2,000	
1st STATE BANK, 456 GREENWAY, ANYWHERE, LA 71111		78910 -- Checking		2,500	
SOURCES OF INCOME AND COMBINED EXPENSES					
4. GROSS MONTHLY INCOME	5. GROSS MONTHLY EXPENSES	6. NET MONTHLY INCOME	7. NET MONTHLY EXPENSES	8. NET MONTHLY SAVING	9. NET MONTHLY BORROWING
1. BASIC SALARY, WAGES	1. BASIC SALARY, WAGES	1. BASIC SALARY, WAGES	1. BASIC SALARY, WAGES	1. BASIC SALARY, WAGES	1. BASIC SALARY, WAGES
2. OTHER INCOME	2. OTHER INCOME	2. OTHER INCOME	2. OTHER INCOME	2. OTHER INCOME	2. OTHER INCOME
3. OTHER INCOME	3. OTHER INCOME	3. OTHER INCOME	3. OTHER INCOME	3. OTHER INCOME	3. OTHER INCOME
4. OTHER INCOME	4. OTHER INCOME	4. OTHER INCOME	4. OTHER INCOME	4. OTHER INCOME	4. OTHER INCOME
5. OTHER INCOME	5. OTHER INCOME	5. OTHER INCOME	5. OTHER INCOME	5. OTHER INCOME	5. OTHER INCOME
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99. OTHER INCOME					
100. OTHER INCOME					

**"AS IS" ACCEPTANCE & SALES COMMISSION INVOICE**  
**ADDENDUM**

PMI CASE NUMBER 21-21-2-0123456

PROPERTY: 4321 MAIN STREET -- NEW ORLEANS, LA

PURCHASER(S): JOHN & MARY DOE

\*\*\*\*\*  
This OFFER IS FOR (Circle One): TERMS CASH ON HAND CASH FINANCED

IF CASH ON HAND, NAME, ADDRESS, ZIP, PHONE NUMBER OF CLOSING ATTORNEY:  
\_\_\_\_\_  
\_\_\_\_\_

\*\*\*\*\*

**"AS IS" ACCEPTANCE STATEMENT**

The property described above is being sold "AS IS" and this sale will be made without any warranties, expressed implied, as to its fitness for use or condition, even as to warranty of title. Further, Vendee(s) (purchaser(s)) declare that they have examined the above described property prior to the date of this acceptance and they specifically waive all rights against Vendor (VA), including any and all claims that they (vendees) may have to redhibitory defects and more particularly waive all of those rights provided for pursuant to Louisiana Civil Code Articles 2475, 2476 and 2530 through 2548 inclusive. Vendee(s) acknowledge(s) that this clause has been brought to their attention and explained to them.

3/1/2000

\_\_\_\_\_  
PURCHASER'S SIGNATURE DATE

3/1/2000

\_\_\_\_\_  
PURCHASER'S SIGNATURE DATE

\*\*\*\*\*

**SALES COMMISSION INVOICE**

Agent: JOE AGENT

Company: ABC BROKER

Address: 456 MAIN, ANYWHERE, LA 71111

Tax ID # of company: 72-1234567

Purchase Price: \$ 50,000

x (6) % \$ 3,000

+ Bonus Due (if any) \$ 0.00

TOTAL COMMISSION \$ 3,000

**SAMPLE - TERMS**

## **CASH FINANCED OFFER CHECKLIST**

\_\_\_\_\_ **26-6705** - OFFER TO PURCHASE & CONTRACT OF SALE -  
(ORIGINAL YELLOW COPY)

\_\_\_\_\_ "AS IS ACCEPTANCE STATEMENT & SALES COMMISSION  
INVOICE - ONE ORIGINAL - SEE EXHIBIT'S SECTION OF VA  
SALES MANUAL 3/2000

\_\_\_\_\_ PRE-QUALIFYING STATEMENT - SEE EXHIBIT'S SECTION -  
ALONG WITH PROOF OF PRE-QUALIFICATION FROM LENDER

ALL OF THE ABOVE MUST BE SUBMITTED WITH INITIAL SUBMISSION.

**NOTE: COLLECT & HOLD EMD!!!!**

PURCHASE OFFER NO.

FORM Approved No. 28-0000  
Rev. 12-86, Edition 10-1989

Department of Veterans Affairs

## OFFER TO PURCHASE AND CONTRACT OF SALE

**PRIVATE INFORMATION:** The information contained on this form will remain confidential and will be used only for the purpose of processing a VA purchase offer. The system used to process such offers is controlled by the VA and is not to be used for any other purpose. The VA will not be responsible for the loss of or damage to this information. The VA will not be responsible for the loss of or damage to this information. The VA will not be responsible for the loss of or damage to this information.

**ASSIGNMENT BURDEN:** VA may, at its option, assign the offer to any other person. The assignee will be bound by the terms of the offer and will be responsible for the payment of the offer. The assignee will be responsible for the payment of the offer. The assignee will be responsible for the payment of the offer.

**INSTRUCTIONS TO OFFEROR:** Send original and two copies with all attachments to the VA Regional Office, listing the property. If a transfer fee is required, it should be included in the offer. The offeror should also include a copy of the offer in the offer.

1A. ADDRESS OF PROPERTY TO BE PURCHASED (include No., Street or Route, City or P.O. Box, State, and ZIP Code):  
4321 MAIN STREET -- NEW ORLEANS, LA 71111

PROPERTY IDENTIFIER  
71-21-2-0123456

## SECTION I - PURCHASER(S) INFORMATION

2A. NAME OF PURCHASER: JOHN DOE  
2B. ADDRESS OF PURCHASER (include No., Street or Route, City or P.O. Box, State, and ZIP Code): 654 SECOND STREET, NEW ORLEANS, LA 70111  
2C. PHONE NUMBER: 504-282-1111  
2D. BUSINESS PHONE: 504-282-9999  
2E. HOME PHONE: 504-282-1111  
2F. FLOORED PHONE: 504-282-9999

3A. NAME OF PURCHASER: MARY DOE  
3B. ADDRESS OF PURCHASER (include No., Street or Route, City or P.O. Box, State, and ZIP Code): Same as above

4. STATE EARNED MONIES IN WHICH DT. 2 IS TO BE CONVERTED: JOHN SMITH DOE, MARY SMITH DOE  
5. DO YOU PLAN TO OCCUPY THE PROPERTY? YES ☒ NO ☐

6A. IS ANY PURCHASER A VETERAN? YES ☐ NO ☒ (If "NO", complete DT. 6B and 6C)  
6B. SERVICE/COMPONENT: 123-45-6789  
6C. DATE OF LATEST SERVICE: 1997

7. IS THE PROPERTY BEING PURCHASED DIRECTLY OR INDIRECTLY BY OR FOR ANY OF THE FOLLOWING PERSONS OR THEIR CLOSE RELATIVES? (If "YES", specify by name, address, and relationship to the offeror. If "NO", specify "NO".) YES ☐ NO ☒

8. ANY PERSON WHO AT ANY TIME OBTAINED OR ASSUMED THE PAYMENT OF ANY LOAN MADE OR HELD BY VA OR GUARANTEED OR INSURED BY VA UNDER CHAPTER 37, TITLE 38, U.S. CODE? YES ☐ NO ☒

9. ANY PERSON EMPLOYED BY VA OR PROVIDING SERVICES TO VA ON A PER OR COMMISSION BASIS, i.e., A VA EMPLOYEE? YES ☐ NO ☒ (If "YES", check appropriate box below)

10. ANY PERSON WHO AT ANY TIME WAS THE OWNER OF THE PROPERTY? YES ☐ NO ☒

11. ANY PERSON WHO PREVIOUSLY PURCHASED A PROPERTY FROM VA? YES ☐ NO ☒

## SECTION II - TERMS OF PURCHASE, CERTIFICATIONS AND CONDITIONS OF TRANSMITTAL OF OFFER

1. CASH OFFER ☒ 2. TERM OFFER ☐

A. OFFERED PRICE: \$0.00  
B. DISCOUNT POINTS: \$0.00  
C. LOAN ORIGINATION FEE: \$0.00  
D. CLOSING COSTS: \$2,000  
E. SALES COMMISSION: \$3,000  
F. SALES BONUS: \$0.00  
G. TOTAL DEDUCTIONS: \$0.00  
H. NET TO VA (from A - B - C - D - E - F): \$0.00

A. OFFERED PRICE: \$0.00  
B. LESS (1) DOWNPAYMENT: \$0.00  
C. AMOUNT OF VENDOR LOAN REQUESTED (from A - B): \$0.00  
D. TIMES (1) CASH EQUIVALENT FACTOR: \$0.00  
E. CASH EQUIVALENT VALUE (from D - E): \$0.00  
F. PLUS (1) FUNDING FEE: \$0.00  
G. PLUS (1) DOWNPAYMENT (from F): \$0.00  
H. ADDITIONS TO DEVT OF LOAN AMOUNT (from F + G): \$0.00  
I. CASH EQUIVALENT VALUE OF TOTAL: \$0.00  
J. LESS (1) SALES COMMISSION: \$0.00  
K. LESS (1) SALES BONUS: \$0.00  
L. TOTAL DEDUCTIONS (from J + K): \$0.00  
M. NET TO VA (from I - L): \$0.00

1. PURCHASER(S) AGREE TO CLOSE WITHIN DAYS AFTER OFFER IS ACCEPTED BY VA: 30  
N. INTEREST RATE: %  
O. NO. OF YEARS: 30  
P. MONTHLY PAYMENT: \$

9. AMOUNT OF EARNEST MONEY: \$ 500.00

VA WILL ACCEPT THIS OFFER WHICH PROVIDES THE HIGHEST NET RETURN TO VA BASED ON COMBINED CALCULATIONS. EXCEPT BY THE COMPLETION OF THE NET TO VA MAY BE RESULT, THE OFFER BEING REJECTED AND ANOTHER OFFER ACCEPTED.

The "Cash Equivalent of Sale" is the sum of the offer to purchase and the cash equivalent of the offer to purchase. The offer to purchase is the sum of the offer to purchase and the cash equivalent of the offer to purchase. The offer to purchase is the sum of the offer to purchase and the cash equivalent of the offer to purchase.

10A. SIGNATURE OF PURCHASER: [Signature]  
10B. DATE SIGNED: 3/1/2000  
11A. SIGNATURE OF SPECIAL AGENT OR SA: [Signature]  
11B. DATE SIGNED: 3/1/2000

12A. NAME AND ADDRESS OF REAL ESTATE FIRM: ABC REAL ESTATE, 456 MAIN, NEW ORLEANS, LA 71111  
12B. NAME OF PRINCIPAL BROKER: TIM BROKER  
12C. FAX TO OR SOCIAL SECURITY NUMBER: 72-1234567

13A. NAME OF SALES PERSON: JOE AGENT  
13B. TELEPHONE NUMBER: 504-1234-5678

14A. SIGNATURE OF PRINCIPAL BROKER OR AUTHORIZED REPRESENTATIVE: [Signature]  
14B. DATE SIGNED: 3/1/2000

## SECTION III - ACCEPTANCE BY THE DEPARTMENT OF VETERANS AFFAIRS

Acceptance of this offer is hereby indicated by the signature below and by the return to the Department of Veterans Affairs of a copy hereof, signed by the official designated in the offer to purchase and by the official designated in the offer to purchase.

14A. SIGNATURE OF VETERANS AFFAIRS: [Signature]  
14B. DATE ACCEPTED: 3/1/2000

15A. BY: 26-6705  
15B. TITLE: SUPERVISOR VA FORM 26-6705, DEC 1989 AND VA FORM 26-6705C, FEB 1996 WHICH WILL NOT BE USED.

(Continued on Reverse)

FORM 10-1

CASH FINANCED

**"AS IS" ACCEPTANCE & SALES COMMISSION INVOICE**  
**ADDENDUM**

PM CASE NUMBER 21-21-2-0123456  
PROPERTY: 4321 MAIN STREET, NEW ORLEANS, LA  
PURCHASER(S): JOHN & MARY DOE

\*\*\*\*\*  
This OFFER IS FOR (Circle One):    TERMS    CASH ON HAND    CASH FINANCED

IF CASH ON HAND, NAME, ADDRESS, ZIP, PHONE NUMBER OF CLOSING ATTORNEY:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\*\*\*\*\*  
**"AS IS" ACCEPTANCE STATEMENT**

The property described above is being sold "AS IS" and this sale will be made without any warranties, expressed implied, as to its' fitness for use or condition, even as to warranty of title. Further, Vendee(s) (purchaser(s)) declare that they have examined the above described property prior to the date of this acceptance and they specifically waive all rights against Vendor (VA), including any and all claims that they (vendees) may have to redhibitory defects and more particularly waive all of these rights provided for pursuant to Louisiana Civil Code Articles 2475, 2476 and 2530 through 2548 inclusive. Vendee(s) acknowledge(s) that this clause has been brought to their attention and explained to them.

<u>John Doe</u>	<u>3/1/2000</u>
PURCHASER'S SIGNATURE	DATE
<u>Mary Doe</u>	<u>3/1/2000</u>
PURCHASER'S SIGNATURE	DATE

\*\*\*\*\*  
**SALES COMMISSION INVOICE**

Agent: JOE AGENT  
Company: ABC BROKER  
Address: 456 MAIN, ANYWHERE, LA 71111  
Tax ID # of company: 72-1234567  
Purchase Price:    \$50,000  
x (6 )%            \$ 3,000  
+ Bonus Due (if any)    \$ 0.00  
TOTAL COMMISSION \$ 3,000

**SAMPLE  
CASH FINANCED**

# CASH FINANCED OFFER

PM CASE NUMBER: 21-21-2-0123456

## PROPERTY:

4321 MAIN STREET

NEW ORLEANS, LA

1. Attached is proof that I/WE have "pre-qualified" for a loan in at least the amount of \$50,000.
2. The name and address of the lender that will be processing the loan application is:

XYZ MORTGAGE COMPANY

789 LENDERS LANE, ANYWHERE, LA 71111 (504)123-4567

3. The type of loan that I/WE are applying for is: (Select one below)

H U D

(VA-GUARANTEED LOAN, HUD, CONVENTIONAL)

4. I/We acknowledge that the VA has listed the property at market value. If my/our bid exceeds the listed price and I/WE do not have the cash resources to pay the difference between the appraised value and the bid amount, I/WE further acknowledge that there will be no negotiation on the sales price and VA will withdraw the offer and relist the property.

John Doe

PURCHASER SIGNATURE

3/1/2000

DATE

Mary Doe

PURCHASER SIGNATURE

3/1/2000

DATE

\*\*\*\*\*NOTE\*\*\*\*\*

"ATTACH PROOF OF "PRE-QUALIFICATION"

S A M P L E



\*\*\*\*\*

# **PRE- QUALIFICATION LETTER FROM LENDER/HOLDER**

Letter should be on company's letterhead. The letter should state the amount of loan approval and list the property address.

\*\*\*\*\*

## **CASH ON HAND OFFER CHECKLIST**

\_\_\_\_\_ **26-6705 - OFFER TO PURCHASE & CONTRACT OF SALE -**  
(ORIGINAL & YELLOW COPY)

\_\_\_\_\_ "AS IS ACCEPTANCE STATEMENT & SALES COMMISSION  
INVOICE - ONE ORIGINAL - SEE EXHIBIT'S SECTION OF VA  
SALES MANUAL 3/2000

ALL OF THE ABOVE MUST BE SUBMITTED WITH INITIAL SUBMISSION.

**NOTE: COLLECT & HOLD EMD!!!!**



## SAMPLE CASH-ON-HAND

## VA ADVERTISING GUIDELINES FOR FAIR HOUSING

1. Section 804(c) of Title VIII of the Civil Rights Act of 1968, as amended, prohibits advertising housing for sale or rent in a manner that indicates a preference for or against potential home buyers because of their race, color, religion, sex, handicap, familial status, or national origin.

2. Section 805 of Title VIII of the Civil Rights Act of 1968, as amended, prohibits financial institutions from denying residential loans or financial assistance because of the applicant's race, color, religion, sex, handicap, familial status, or national origin.

3. For persons engaged in or associated with advertising housing for sale or rent, or the availability of residential financing, the following guidelines are provided to assist in complying with VA's equal opportunity and affirmative marketing programs.

a. All advertising of residential real estate for sale or rent, and residential financing will contain an Equal Housing Opportunity logo, slogan, or statement as a means of advising the homeseeking public that the property and its financing are available to all persons regardless of race, color, religion, sex, handicap, familial status, or national origin.

(1) Equal Housing Opportunity Logo:



If other logos are used in the advertisement, then the Equal Housing Opportunity logo should be of a size comparable to other logos.

(2) Equal Housing Opportunity Slogan:

**EQUAL HOUSING  
OPPORTUNITY**

(3) Equal Housing Opportunity Statement: "We are pledged to the letter and the spirit of the United States policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin."

b. If human models are used in display advertising campaigns, the models will be clearly definable as reasonably representing all potential homebuyers in the metropolitan area. Models, if used, will indicate to the general public that the housing and residential financing offered are open to all without regard to race, color, religion, sex, handicap, familial status, or national origin.

c. It should be noted that selective use of these guidelines could be considered an effort to circumvent fair housing advertising, and thereby in noncompliance with Federal regulations. Selective use is defined as using the guidelines or the Equal Housing Opportunity logo or slogan only:

(1) When advertising a particular housing development or site, and not another development or site with housing units also available for sale or for which financing is also available; or

(2) In advertising media that reaches a limited or particular section of the community to the exclusion of other geographic sections within the same community.

d. In respect to classified newspaper advertising, it is not necessary to insert the logo, slogan, or statement in each classified ad if at the beginning of the real estate advertising section there appears a notice reading as follows:

"All real estate advertised in this newspaper is subject to the Federal Fair Housing Act of 1968, as amended which makes it illegal to advertise "any preference, limitation, or discrimination based on race, color, religion, sex, handicap, familial status, or national origin, or an intention to make any such preference, limitation, or discrimination." This newspaper will not knowingly accept any advertising for real estate which is in violation of the law. Our readers are hereby informed that all dwellings advertised in this newspaper are available on an equal opportunity basis."